## WHAT IS CLAIMED IS:

| 1  | 1. A method for performing a money transfer receive transaction                     |
|----|---|
| 2  | involving a desired amount of money to be transferred from a sender to a recipient, |
| 3  | the method comprising:  |
| 4  | receiving transaction identifying information provided by the                       |
| 5  | recipient;  |
| 6  | comparing the transaction identifying information with transaction                  |
| 7  | data stored on a host computer system;  |
| 8  | providing a confirmation code, to be issued to the recipient, if the                |
| 9  | transaction identifying information matches the transaction data stored on the host |
| 10 | computer system;  |
| 11 | storing the confirmation code on the host computer system;                          |
| 12 | receiving at the host computer system input corresponding to the                    |
| 13 | confirmation code from a dispensing terminal in communication with the host         |
| 14 | computer system;  |
| 15 | comparing the input to the confirmation code stored on the host                     |
| 16 | computer system; and  |
| 17 | allowing funds, corresponding to at least a portion of the desired                  |
| 18 | amount of money, to be dispensed by the dispensing terminal if the input matches    |
| 19 | the confirmation code stored on the host computer system.                           |
|    |   |
| 1  | 2. The method of claim 1 wherein the confirmation code includes                     |
| 2  | a number.   |
|    |   |
| 1  | 3. The method of claim 1 wherein the confirmation code includes                     |
| 2  | a letter.   |
|    |   |
| 1  | 4. The method of claim 1 wherein the confirmation code includes                     |
| 2  | a symbol.   |
|    | The most of plains 1 subscript the confirmation and includes                        |
| 1  | 5. The method of claim 1 wherein the confirmation code includes                     |
| 2  | an image.   |

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| 1  | 6. The method of claim 1 wherein the step of providing a                           |
|----|--|
| 2  | confirmation code includes providing, by the host computer system, the             |
| 3  | confirmation code to a receive-transaction initiating device in communication with |
| 4  | the host computer system.  |
|    |  |
| 1  | 7. The method of claim 6 wherein the receive-transaction device                    |
| 2  | is a personal computer.  |
|    |  |
| 1  | 8. The method of claim 8 wherein the receive-transaction                           |
| 2  | initiating device is a telephone.  |
|    |  |
| 1  | 9. The method of claim 1 wherein the step of providing a                           |
| 2  | confirmation code includes providing, by a telephone operator, the confirmation    |
| 3  | code to the recipient.   |
|    |  |
| 1  | 10. The method of claim 1 further comprising:                                      |
| 2  | providing an identification code to the recipient if the transaction               |
| 3  | identifying information matches the transaction data stored on the host computer   |
| 4  | system;  |
| 5  | storing the identification code on the host computer system;                       |
| 6  | receiving at the host computer system additional input corresponding               |
| 7  | to the identification code from the dispensing terminal;                           |
| 8  | comparing the additional input to the identification code stored on the            |
| 9  | host computer system; and  |
| 10 | wherein the step of allowing funds, corresponding to at least a                    |
| 11 | portion of the desired amount of money, to be dispensed by the dispensing terminal |
| 12 | includes allowing the funds to be dispensed if the additional input matches the    |

1 11. The method of claim 10 wherein the identification code 2 includes a number.

identification code stored on the host computer system.

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| 2  | includes a letter.   |
|----|--|
| 1  | 13. The method of claim 10 wherein the identification code                         |
| 2  | includes a symbol.   |
| 1  | 14. The method of claim 10 wherein the identification code                         |
| 2  | includes an image.   |
|    |  |
| 1  | 15. The method of claim 1 further comprising:                                      |
| 2  | receiving an identification code established by the recipient;                     |
| 3  | storing the identification code on the host computer system;                       |
| 4  | receiving at the host computer system additional input corresponding               |
| 5  | to the identification code from the dispensing terminal; and                       |
| 6  | comparing the additional input to the identification code stored on the            |
| 7  | host computer system;  |
| 8  | wherein the step of allowing funds, corresponding to at least a                    |
| 9  | portion of the desired amount of money, to be dispensed by the dispensing terminal |
| 10 | includes allowing the funds to be dispensed if the additional input matches the    |
| 11 | identification code stored on the host computer system.                            |
|    |  |
| 1  | 16. The method of claim 15 wherein the identification code                         |
| 2  | includes a number.   |
|    |  |
| 1  | 17. The method of claim 15 wherein the identification code                         |
| 2  | includes a letter.   |
|    | ·  |
| 1  | 18. The method of claim 15 wherein the identification code                         |
| 2  | includes a symbol.   |
|    |  |
| 1  | 19. The method of claim 15 wherein the identification code                         |
| 2  | includes an image.   |
|    |  |

The method of claim 10 wherein the identification code

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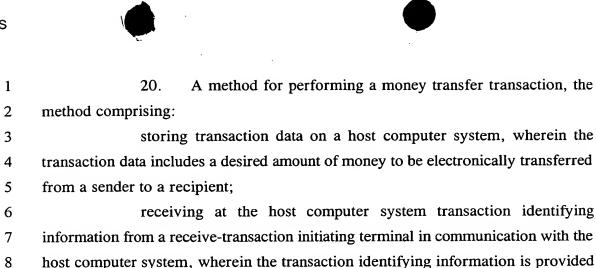
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receiving at the host computer system transaction identifying information from a receive-transaction initiating terminal in communication with the host computer system, wherein the transaction identifying information is provided by the recipient;

comparing the transaction identifying information with the transaction data stored on the host computer system;

providing, by the host computer system, an identification number and a confirmation code to the receive-transaction initiating terminal, for issuance to the recipient, if the transaction identifying information matches the transaction data stored on the host computer system;

storing the identification number and the confirmation code on the host computer system;

receiving at the host computer system input corresponding to the identification number and the confirmation code from a dispensing terminal in communication with the host computer system;

comparing the input to the identification number and the confirmation code stored on the host computer system; and

authorizing funds corresponding to at least a portion of the desired amount of money to be dispensed by the dispensing terminal if the input matches the identification number and the confirmation code stored on the host computer system.

